

2025年2月期 第1四半期 決算補足資料

For the Three Months Ended May 31, 2024 First Quarter Report FACT BOOK 2025

※2023年6月1日付で、当社は子会社であるイオンクレジットサービス株式会社を吸収合併しております。
これに伴い、前第2四半期連結会計期間より当社の実績を「国内」および「ソリューション」に含めるよう、セグメントを変更しております。
なお、過年度および前年同期比、期首増減の組替は行っておりません。
As of June 1, 2023, AEON Financial Service Co., Ltd. has merged its subsidiary, AEON Credit Service Co., Ltd.
As a result, starting from the second quarter for the Fiscal Year Ending February 2024, the business segments of AEON Financial Services Co., Ltd. changed to be included in "Domestic" and "Solutions".
No reclassification has been made for prior periods, year-on-year comparisons, and year-to-date changes.

目次 (CONTENTS)

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)	1
取扱高 (Transaction Volume)	3
損益計算書 (Statement of Income)	4
営業債権内訳 (Consolidated Operating Receivables)	7
(債権流動化実施額) (Securitized Receivables)	7
(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)	8
有利子負債内訳 (Interest-Bearing Debt)	9
貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)	9

事業セグメントの状況 (Operating Segment Performance)

10

国内事業決算報告 (Financial Summary for Domestic Business)

貸借対照表 (Balance Sheet)	12
取扱高 (Transaction Volume)	14
損益計算書 (Statement of Income)	15
営業債権内訳 (Operating Receivables)	17
(債権流動化実施額等) (Securitized Receivables)	17
(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)	18
有利子負債内訳 (Interest-Bearing Debt)	19
クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)	19

国際事業決算報告 (Financial Summary for Global Business)

セグメント別取扱高 (Transaction Volume by Segment)	20
セグメント別営業債権残高 (Operating Receivables by Segment)	21
セグメント別損益計算書 (Statement of Income by Segment)	23
セグメント別有利子負債 (Interest-Bearing Debt by Segment)	26

目次 (CONTENTS)

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)	28
国内稼働会員数の推移 (Number of Active Cardholders in Domestic)	28
イオン銀行 (単体) の業容 (Results of AEON Bank)	29

(注) Remarks :

- 1 : 記載数値は、すべて単位未満切り捨て表示をしております。
- 1 : All numbers posted are rounded off to the nearest figure.
- 2 : 前年同期比のパーセント表示は、増減率を表しております。
- 2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 収益認識に関する会計基準の適用に伴い、影響箇所に関しては前年同期比を「－」としております。
- 3 : With the application of the accounting standard for revenue recognition, the year-on-year rate of change has been set to "－" for affected areas.
- 4 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業の貸借対照表 (P12) 記載数値は、当社単体の数値を含んでおります。
- 5 : The figures of the balance sheet for domestic business (P12) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P14-27) 記載数値は、持株会社や機能会社等を除き、かつ各事業セグメントの内部取引を消去しております。
- 6 : The figures stated for the domestic business and global business (P14-27) exclude the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	6,461,909	123,085	6,662,725	45,278	6,617,447	278,624
現金及び預金	Cash and deposits	760,246	△82,369	420,231	△245,326	665,558	△177,057
コールローン	Call loans	14,629	4,255	3,006	1,813	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,885,932	116,343	1,727,411	△116,076	1,843,488	73,899
リース債権及びリース投資資産	Lease receivables and investment in leases	11,676	△274	11,711	110	11,601	△350
営業貸付金	Operating loans	895,736	50,473	964,524	45,700	918,824	73,561
銀行業における貸出金	Loans and bills discounted for banking business	2,230,233	69,458	2,639,468	300,242	2,339,225	178,450
銀行業における有価証券	Securities for banking business	439,845	△20,699	615,502	43,254	572,248	111,702
保険業における有価証券	Securities for insurance business	17,248	△886	15,881	8	15,873	△2,261
買入金銭債権	Monetary claims bought	19,981	△2,553	57,502	△1,043	58,546	36,011
金銭の信託	Money held in trust	127,307	3,412	118,580	1,884	116,695	△7,199
その他	Other	190,023	△10,566	202,993	8,091	194,901	△5,688
貸倒引当金	Allowance for doubtful accounts	△130,952	△3,507	△114,088	6,619	△120,707	6,737
固定資産	Non-current assets	320,192	218	335,093	7,522	327,570	7,596
有形固定資産	Property, plant and equipment	32,011	86	32,271	124	32,146	220
無形固定資産	Intangible assets	134,007	2,966	146,335	5,955	140,379	9,338
のれん	Goodwill	12,763	△428	11,290	△394	11,684	△1,506
ソフトウェア	Software	117,393	3,487	131,594	6,450	125,144	11,238
その他	Other	3,850	△92	3,449	△100	3,550	△392
投資その他の資産	Investments and other assets	154,174	△2,834	156,487	1,441	155,045	△1,962
繰延資産	Deferred assets	593	△76	483	△70	553	△117
資産の部合計	Total assets	6,782,695	123,227	6,998,302	52,730	6,945,571	286,103

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,469,262	124,751	5,477,259	△116,453	5,593,712	249,202
買掛金	Accounts payable-trade	294,178	38,515	306,841	38,304	268,536	12,873
銀行業における預金	Deposits for banking business	4,428,032	30,078	4,568,068	29,704	4,538,363	140,409
短期借入金	Short-term borrowings	263,352	41,417	142,588	△106,834	249,422	27,487
1年内返済予定の長期借入金	Current portion of long-term borrowings	129,961	12,103	198,842	33,126	165,716	47,858
1年内償還予定の社債	Current portion of bonds payable	85,245	8	60,203	△23,152	83,355	△1,881
コールマネー	Call money	—	—	14,000	14,000	—	—
コマーシャル・ペーパー	Commercial papers	79,517	4,517	6,670	△88,330	95,000	20,000
賞与引当金	Provision for bonuses	5,867	1,502	5,837	831	5,006	641
ポイント引当金	Provision for point card certificates	699	△98	654	△35	689	△108
その他の引当金	Other provisions	116	△73	96	△33	129	△60
その他	Other	182,289	△3,220	173,457	△14,033	187,491	1,981
固定負債	Non-current liabilities	764,132	△9,692	940,604	163,061	777,542	3,717
保険契約準備金	Reserve for insurance policy liabilities	52,915	△1,422	47,498	△859	48,358	△5,979
社債	Bonds payable	235,228	△29,597	246,035	5,431	240,604	△24,221
長期借入金	Long-term borrowings	439,271	22,032	612,421	161,310	451,111	33,872
退職給付に係る負債	Retirement benefit liability	2,245	93	2,314	186	2,128	△23
利息返還損失引当金	Provision for loss on interest repayment	3,997	△825	2,063	△455	2,518	△2,304
その他の引当金	Other provisions	250	18	312	10	302	70
繰延税金負債	Deferred tax liabilities	1,237	△48	1,231	△767	1,998	712
その他	Other	28,985	57	28,726	△1,794	30,521	1,592
負債の部合計	Total liabilities	6,233,394	115,059	6,417,863	46,608	6,371,254	252,919

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	439,710	△4,039	450,679	171	450,508	6,757
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,265	△5	119,277	132	119,144	△1,125
利益剰余金	Retained earnings	274,137	△4,034	286,061	38	286,022	7,850
自己株式	Treasury stock	△390	△0	△357	△0	△357	32
その他の包括利益累計額	Accumulated other comprehensive income	△1,248	7,701	6,917	△967	7,885	16,835
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△22,269	5,392	△29,682	△8,039	△21,643	6,018
繰延ヘッジ損益	Deferred gains or losses on hedges	△56	△177	448	236	212	91
為替換算調整勘定	Foreign currency translation adjustments	21,213	2,475	36,161	6,889	29,272	10,533
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△136	10	△9	△54	44	192
新株予約権	Subscription rights to shares	13	—	6	—	6	△7
非支配株主持分	Non-controlling interests	110,825	4,506	122,835	6,918	115,916	9,596
純資産の部合計	Total net assets	549,301	8,167	580,438	6,121	574,316	33,183
負債純資産合計	Total liabilities and net assets	6,782,695	123,227	6,998,302	52,730	6,945,571	286,103

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	1,856,854	10.1%	1,975,929	6.4%	7,510,854	8.9%
個別信用購入あっせん	Installment sales finance business	86,176	12.1%	54,685	△36.5%	339,925	7.6%
カードキャッシング	Cash advances	135,513	16.4%	149,200	10.1%	520,519	10.2%

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	116,600 (126,874)	9.0% (10.1%)	127,928 (138,912)	9.7% (9.5%)	485,608 (528,693)	7.5% (8.1%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	30,838 (40,561)	9.5% (13.2%)	33,508 (43,933)	8.7% (8.3%)	125,716 (166,495)	11.8% (12.8%)
個別信用購入あっせん収益	Revenue from installment sales finance business	12,712	13.8%	12,001	△5.6%	52,911	9.2%
融資収益	Financing revenue	36,339	8.9%	40,744	12.1%	151,909	10.1%
カードキャッシング	Cash advances	21,270	7.9%	23,222	9.2%	87,805	8.6%
その他融資	Other loans	15,069	10.5%	17,522	16.3%	64,104	12.2%
償却債権取立益	Recoveries of written off receivables	3,548	△3.4%	4,559	28.5%	16,048	△0.4%
金融収益	Financial revenue	10,194	1.5%	13,206	29.5%	33,514	△2.6%
保険収益	Insurance revenue	3,337	8.0%	3,156	△5.4%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	15,814 (16,364)	6.8% (6.5%)	19,066 (19,625)	20.6% (19.9%)	68,009 (70,315)	9.4% (9.2%)
その他	Other	3,815	42.7%	1,684	△55.8%	24,896	△7.9%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前年同期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition.
The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	107,408 (117,682)	17.2% (17.8%)	112,678 (123,662)	4.9% (5.1%)	435,519 (478,604)	10.8% (11.2%)
金融費用	Financial expenses	7,646	45.5%	8,113	6.1%	29,081	23.4%
保険費用	Insurance expenses	3,335	11.7%	2,768	△17.0%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	2,620	△14.0%	2,736	4.4%	10,546	△7.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	93,038 (103,312)	16.8% (17.6%)	98,275 (109,259)	5.6% (5.8%)	381,006 (424,091)	11.4% (11.8%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	8,541 (18,815)	23.4% (24.2%)	7,768 (18,752)	△9.1% (△0.3%)	32,443 (75,528)	14.9% (15.1%)
貸倒関連費用	Bad debt related expenses	20,159	73.2%	23,170	14.9%	79,866	21.8%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	19,496	79.9%	21,183	8.7%	73,055	20.2%
貸倒損失	Bad debt expenses	663	△17.3%	1,987	199.6%	6,287	97.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	523	△67.7%
人件費	Personnel expenses	21,180	6.1%	21,724	2.6%	86,733	8.4%
管理費	Administrative expenses	26,476	6.0%	27,867	5.3%	112,223	8.3%
設備費	Equipment expenses	13,687	2.2%	13,726	0.3%	55,167	2.5%
一般費	General expenses	2,992	9.0%	4,018	34.3%	14,572	34.9%
その他	Other	767	3.0%	783	2.1%	3,112	2.5%
営業利益	Operating profit	9,191	△39.9%	15,249	65.9%	50,088	△14.9%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前年同期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition.
The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業外収益	Non-operating income	398	△63.8%	794	99.3%	1,204	△55.4%
受取配当金	Dividend income	63	△2.6%	69	10.7%	169	56.1%
投資事業組合運用益	Gain on investments in investment partnerships	18	△91.6%	38	112.5%	118	△61.9%
為替差益	Foreign exchange gains	259	△61.2%	478	84.5%	813	△34.7%
補助金収入	Subsidy income	—	—	146	—	—	—
その他	Other	57	51.2%	60	5.3%	104	△43.5%
営業外費用	Non-operating expenses	1	85.3%	66	—	118	808.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	64	—	101	—
雑損失	Miscellaneous loss	1	85.3%	1	7.7%	17	420.0%
経常利益	Ordinary profit	9,588	△41.5%	15,977	66.6%	51,174	△16.9%
特別利益	Extraordinary income	2	123.3%	2	△3.6%	270	—
固定資産売却益	Gain on sales of non-current assets	2	123.3%	2	△3.6%	11	5.3%
投資有価証券売却益	Gain on sales of investment securities	—	—	—	—	169	—
投資有価証券清算益	Gain on liquidation of investment securities	—	—	—	—	89	—
特別損失	Extraordinary loss	411	255.6%	2,655	545.8%	2,562	45.5%
固定資産処分損	Loss on disposal of non-current assets	201	114.2%	319	58.8%	678	41.8%
減損損失	Impairment loss	150	—	29	△80.3%	1,297	67.0%
子会社株式売却損	Loss on sale of shares of subsidiaries	—	—	2,306	—	—	—
子会社清算損	Loss on liquidation of subsidiaries	—	—	—	—	18	△87.4%
経営統合費用	Management integration expenses	59	—	—	—	475	466.4%
システム移行関連費	System migration related expenses	—	—	—	—	90	△62.9%
税金等調整前四半期純利益	Profit before income taxes	9,179	△43.6%	13,324	45.1%	48,883	△18.3%
法人税等合計	Total income taxes	3,013	△32.2%	4,444	47.5%	15,175	△6.2%
法人税、住民税及び事業税	Income taxes-current	3,570	△2.6%	5,958	66.9%	13,057	1.0%
法人税等調整額	Income taxes-deferred	△556	—	△1,513	—	2,117	△34.8%
四半期純利益	Net profit	6,166	△47.8%	8,879	44.0%	33,707	△22.7%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	2,569	△34.2%	2,796	8.8%	12,810	△1.0%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	3,596	△54.6%	6,083	69.1%	20,896	△31.9%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	3,125,970	119,931	3,603,993	345,943	3,258,049	252,011
カードキャッシング	Cash advances	543,150	21,280	574,812	17,824	556,988	35,118
その他融資	Other loans	2,582,820	98,651	3,029,181	328,119	2,701,061	216,893
割賦売掛金計	Total accounts receivable-installment	1,885,932	116,343	1,727,411	△116,076	1,843,488	73,899
包括信用購入あっせん	Credit card business	1,221,716	95,497	1,349,225	160,592	1,188,633	62,414
個別信用購入あっせん	Installment sales finance business	664,215	20,846	378,185	△276,668	654,854	11,484
リース債権及びリース投資資産	Lease receivables and investment in leases	11,676	△274	11,711	110	11,601	△350
営業債権合計	Total operating receivables	5,023,579	236,000	5,343,116	229,977	5,113,139	325,560

(債権流動化実施額 ※ 2) (Securitized Receivables ※ 2)

(単位：百万円) (Unit : Millions of Yen)

		2023/5	2024/5	2024/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,137,572	2,275,960	2,339,181
カードキャッシング	Cash advances	3,400	—	—
その他融資	Other loans	2,134,172	2,275,960	2,339,181
割賦売掛金計	Total accounts receivable-installment	527,455	189,500	631,983
包括信用購入あっせん	Credit card business	199,113	189,500	266,700
個別信用購入あっせん	Installment sales finance business	328,342	—	365,283
債権流動化残高合計	Total securitized receivables	2,665,028	2,465,460	2,971,165

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	5,263,543	104,064	5,879,953	282,721	5,597,231	437,752
カードキャッシング	Cash advances	546,550	19,680	574,812	17,824	556,988	30,118
その他融資	Other loans	4,716,992	84,383	5,305,141	264,897	5,040,243	407,634
割賦売掛金計	Total accounts receivable-installment	2,413,387	100,028	1,916,911	△558,560	2,475,472	162,112
包括信用購入あっせん	Credit card business	1,420,830	87,510	1,538,725	83,392	1,455,333	122,014
個別信用購入あっせん	Installment sales finance business	992,557	12,518	378,185	△641,952	1,020,138	40,098
リース債権及びリース投資資産	Lease receivables and investment in leases	11,676	△274	11,711	110	11,601	△350
営業債権合計	Total operating receivables	7,688,608	203,818	7,808,576	△275,728	8,084,305	599,515

※ 1 貸出金は、営業貸付金及び銀行業における貸出金です。

※ 1 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※ 2 債権流動化実施額は、オフバランス残高を記載しております。

※ 2 Securitized Receivables represents balance of Off-balanced receivables.

連結決算報告 (Consolidated Financial Summary)

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	263,352	41,417	142,588	△106,834	249,422	27,487
長期借入金	Long-term borrowings	569,232	34,135	811,263	194,436	616,827	81,730
コールマネー	Call money	—	—	14,000	14,000	—	—
コマーシャル・ペーパー	Commercial papers	79,517	4,517	6,670	△88,330	95,000	20,000
社債	Bonds payable	320,474	△29,588	306,238	△17,721	323,960	△26,103
リース債務	Lease obligations	27,612	△926	27,978	83	27,895	△643
有利子負債計	Total interest-bearing debt	1,260,189	49,555	1,308,739	△4,365	1,313,105	102,471

貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2023/5	2024/5	2024/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	127,445	120,707	127,445
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	20,159 73.2%	23,170 14.9%	79,342 24.1%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	16,652 56.5%	29,790 78.9%	86,080 41.0%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	130,952 2.8%	114,088 △5.5%	120,707 △5.3%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.6%	2.1%	2.4%
流動化債権を含んだ場合	If including securitized debt	1.7%	1.5%	1.5%
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.3%	2.2%	1.7%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.9%	1.5%	1.1%

※ 1 貸倒関連費用は、利息返還損失引当金繰入額を除いた数値を記載しております。

※ 1 The figures of bad debt related expenses exclude provision for loss on interest repayment.

※ 2 年率換算しております。

※ 2 The ratio represents the modulated rate for one-year basis.

事業セグメントの状況 (Operating Segment Performance)

(単位：百万円) (Unit : Millions of Yen)

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実 績 Results	実 績 Results	前年同期比 YOY
		国内計 Domestic Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	国際計 Global Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY			
営業収益 (営業収益) ※2	Operating revenue (Operating revenue) ※2	75,323 (86,307)	5.6% (5.8%)	48,566	13.5%	46,331	3.4%	53,186	17.3%	8,604	27.5%	23,142	6.7%	21,438	26.8%	△20,155	127,928 (138,912)	9.7% (9.5%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	25,563 (35,989)	8.4% (8.0%)	6,335	34.3%	18,612	0.7%	7,944	9.6%	3,765	16.7%	2,921	△0.2%	1,257	14.7%	616	33,508 (43,933)	8.7% (8.3%)
個別信用購入あっせん収益	Revenue from installment sales finance business	55	△98.0%	55	0.8%	—	—	11,945	19.1%	—	—	1,234	10.9%	10,711	20.1%	0	12,001	△5.6%
融資収益	Financing revenue	16,054	7.6%	15,586	10.7%	354	△48.8%	24,694	15.3%	3,795	31.4%	15,438	4.7%	5,460	44.3%	109	40,744	12.1%
償却債権取立益	Recoveries of written off receivables	88	△45.5%	—	—	88	△45.1%	4,470	32.0%	111	△24.7%	2,211	27.2%	2,148	43.2%	—	4,559	28.5%
金融収益	Financial revenue	13,129	31.2%	13,136	31.5%	94	416.5%	110	△31.7%	4	222.0%	21	△40.0%	84	△32.1%	△134	13,206	29.5%
保険収益	Insurance revenue	3,156	△5.4%	3,214	△5.5%	—	—	—	—	—	—	—	—	—	—	△57	3,156	△5.4%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	15,587 (16,146)	22.7% (21.8%)	8,438	11.3%	25,279	21.0%	4,020	29.5%	927	92.7%	1,315	15.8%	1,777	19.6%	△18,672	19,066 (19,625)	20.6% (19.9%)
その他	Other	1,686	△55.9%	1,799	△39.7%	1,901	4.5%	—	—	—	—	—	—	—	—	△2,016	1,684	△55.8%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	68,992 (79,976)	△1.3% (△0.3%)	43,261	1.2%	44,055	2.4%	44,427	19.4%	6,651	44.9%	20,556	8.3%	17,219	26.4%	△19,065	112,678 (123,662)	4.9% (5.1%)
金融費用	Financial expenses	1,848	△21.2%	1,117	△44.8%	742	127.5%	6,538	25.6%	592	72.6%	2,323	8.6%	3,621	33.0%	△283	8,113	6.1%
保険費用	Insurance expenses	2,768	△17.0%	2,768	△17.0%	—	—	—	—	—	—	—	—	—	—	—	2,768	△17.0%
役務取引等費用	Fees and commissions payments	2,606	△1.0%	19,991	9.7%	67	△56.2%	130	35.2%	—	—	130	35.2%	—	—	△17,452	2,736	4.4%
販売費及び一般管理費 (販売費及び一般管理費) ※2	Selling, general and administrative expenses (Selling, general and administrative expenses) ※2	61,078 (72,062)	0.3% (1.2%)	19,341	1.2%	42,597	1.7%	37,665	18.3%	6,029	42.3%	18,056	8.0%	13,579	24.8%	△1,329	98,275 (109,259)	5.6% (5.8%)
その他	Other	689	△1.4%	41	21.8%	648	△2.6%	93	38.6%	28	179.1%	45	15.3%	19	8.8%	0	783	2.1%
営業利益	Operating profit	6,331	353.5%	5,305	—	2,276	29.4%	8,758	7.4%	1,953	△9.4%	2,586	△4.5%	4,219	28.2%	△1,090	15,249	65.9%

※1 国内計及び国際計は、各事業に属するセグメント間取引における相殺消去後の数値を記載しております。

※1 The figures provided under “Domestic Total” and “Global Total” are after the elimination of transactions between segments belonging to each business.

※2 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前年同期比を記載しております。

※2 From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition.

The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実績 Results	実績 Results	期首増減 Change
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change			
貸出金	Loans and bills discounted	3,123,757	325,265	3,009,089	356,844	141,363	△11,320	486,128	20,634	73,770	3,633	284,900	5,583	127,457	11,416	△32,588	3,603,993	345,943
割賦売掛金	Accounts receivable-installment	1,255,335	△147,081	1,052,615	144,008	210,667	△291,184	471,157	30,999	63,328	3,286	96,802	2,263	311,027	25,450	△7,027	1,727,411	△116,076
	包括信用購入あっせん																	
	Credit card business	1,194,610	157,219	1,022,276	144,510	175,995	13,116	154,615	3,372	63,328	3,286	63,488	△1,709	27,799	1,796	△3,661	1,349,225	160,592
	個別信用購入あっせん																	
	Installment sales finance business	60,725	△304,300	30,338	△501	34,671	△304,301	316,541	27,626	—	—	33,314	3,972	283,227	23,653	△3,366	378,185	△276,668
銀行業における預金残高	Balance of deposits for banking business	4,561,912	23,394	4,563,666	24,650	—	—	6,508	6,508	—	—	—	—	6,508	6,508	△2,106	4,568,068	29,704
有利子負債残高	Balance of interest-bearing debt	646,203	△45,343	227,473	190,743	445,980	△216,629	684,283	41,754	63,642	3,959	276,806	10,221	343,834	27,573	△48,997	1,308,739	△4,365

		実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	3.0%	3.1%	0.9%	20.8%	21.1%	21.9%	17.9%	—	5.5%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.1%	0.3%	3.9%	3.8%	3.3%	4.3%	—	0.5%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	2.9%	3.0%	0.5%	16.9%	17.3%	18.6%	13.6%	—	5.0%

※1 国内計及び国際計は、各事業に属するセグメント間取引における相殺消去後の数値を記載しております。

※1 The figures provided under “Domestic Total” and “Global Total” are after the elimination of transactions between segments belonging to each business.

※2 貸出金は、営業貸付金及び銀行業における貸出金です。

※2 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※3 利回りは期首残高と期末残高の平均残高より算出しております。

※3 The interest rate is calculated from the average of beginning of the term and end of the term.

※4 資金調達利回りは銀行業における預金残高を含み算出しております。

※4 The funding interest is calculated by including the balance of deposits for banking business.

国内事業決算報告 (Financial Summary for Domestic Business)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,628,764	99,779	5,688,195	△24,831	5,713,026	184,041
現金及び預金	Cash and deposits	716,549	△78,222	376,797	△259,836	636,634	△158,137
コールローン	Call loans	14,629	4,255	3,006	1,813	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,484,963	106,037	1,255,335	△147,081	1,402,417	23,491
リース債権及びリース投資資産	Lease receivables and investment in leases	11,676	△274	11,711	110	11,601	△350
営業貸付金	Operating loans	465,808	32,330	478,521	24,962	453,559	20,081
銀行業における貸出金	Loans and bills discounted for banking business	2,230,932	69,475	2,641,035	300,303	2,340,732	179,275
銀行業における有価証券	Securities for banking business	439,845	△20,699	615,502	43,254	572,248	111,702
保険業における有価証券	Securities for insurance business	17,248	△886	15,881	8	15,873	△2,261
買入金銭債権	Monetary claims bought	19,981	△2,553	57,502	△1,043	58,546	36,011
金銭の信託	Money held in trust	127,307	3,412	118,580	1,884	116,695	△7,199
その他	Other	157,874	△12,218	161,249	2,097	159,151	△10,940
貸倒引当金	Allowance for doubtful accounts	△58,052	△876	△46,928	8,696	△55,625	1,550
固定資産	Non-current assets	260,681	△4,689	267,977	8,255	259,722	△5,647
有形固定資産	Property, plant and equipment	21,908	△739	20,076	△696	20,773	△1,875
無形固定資産	Intangible assets	122,992	△5	133,327	5,634	127,693	4,695
投資その他の資産	Investments and other assets	115,780	△3,944	114,573	3,317	111,256	△8,468
繰延資産	Deferred assets	593	△76	483	△70	553	△117
資産の部合計	Total assets	5,890,039	95,013	5,956,656	△16,646	5,973,302	178,276

国内事業決算報告 (Financial Summary for Domestic Business)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,263,235	109,332	5,159,629	△187,655	5,347,284	193,381
買掛金	Accounts payable-trade	290,182	38,737	302,721	38,115	264,605	13,160
銀行業における預金	Deposits for banking business	4,428,032	30,078	4,561,559	23,196	4,538,363	140,409
賞与引当金	Provision for bonuses	4,533	2,007	4,265	1,285	2,979	453
ポイント引当金	Provision for point card certificates	699	△98	654	△35	689	△108
その他	Other	539,787	38,606	290,427	△250,218	540,645	39,464
固定負債	Non-current liabilities	357,952	△6,505	541,230	183,153	358,076	△6,382
保険契約準備金	Reserve for insurance policy liabilities	52,915	△1,422	47,498	△859	48,358	△5,979
退職給付に係る負債	Retirement benefit liability	220	△54	△114	31	△145	△420
利息返還損失引当金	Provision for loss on interest repayment	3,997	△825	2,063	△455	2,518	△2,304
その他の引当金	Other provisions	64	△2	56	△4	60	△6
その他	Other	300,754	△4,200	491,726	184,441	307,284	2,329
負債の部合計	Total liabilities	5,621,188	102,827	5,700,859	△4,501	5,705,360	186,999
純資産の部合計	Total net assets	268,851	△7,814	255,797	△12,145	267,942	△8,722
負債純資産合計	Total liabilities and net assets	5,890,039	95,013	5,956,656	△16,646	5,973,302	178,276

国内事業決算報告 (Financial Summary for Domestic Business)
取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	1,757,292	9.2%	1,849,864	5.3%	7,081,482	8.5%
個別信用購入あっせん	Installment sales finance business	51,375	2.3%	11,909	△76.8%	198,225	2.6%
カードキャッシング	Cash advances	100,469	17.2%	102,787	2.3%	370,806	10.4%
電子マネー	Total e-money contracts	659,046	11.9%	645,354	△2.1%	2,627,464	6.5%

国内事業決算報告 (Financial Summary for Domestic Business)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益	Operating revenue	71,331	4.6%	75,323	5.6%	293,943	4.0%
(営業収益) ※	(Operating revenue) ※	(81,605)	(6.8%)	(86,307)	(5.8%)	(337,028)	(5.3%)
包括信用購入あっせん収益	Revenue from credit card business	23,588	4.2%	25,563	8.4%	95,120	9.0%
(包括信用購入あっせん収益) ※	(Revenue from credit card business) ※	(33,312)	(9.9%)	(35,989)	(8.0%)	(135,899)	(11.0%)
加盟店収益	Merchant fee revenue	16,282	3.2%	15,921	△2.2%	63,512	7.0%
(加盟店収益) ※	(Merchant fee revenue) ※	(26,005)	(10.9%)	(26,347)	(1.3%)	(104,291)	(10.3%)
リボ・分割収益	Revolving credit and installment payment revenue	6,324	8.5%	8,495	34.3%	27,520	15.6%
その他収益	Other	981	△5.1%	1,146	16.8%	4,087	0.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	2,785	△8.0%	55	△98.0%	10,445	△12.2%
融資収益	Financing revenue	14,921	2.2%	16,054	7.6%	60,870	5.5%
カードキャッシング	Cash advances	14,688	3.0%	15,932	8.5%	60,044	5.8%
その他融資	Other loans	233	△31.4%	122	△47.7%	826	△9.4%
償却債権取立益	Recoveries of written off receivables	162	93.0%	88	△45.5%	981	0.5%
金融収益	Financial revenue	10,005	0.2%	13,129	31.2%	32,833	△3.4%
保険収益	Insurance revenue	3,337	8.0%	3,156	△5.4%	12,602	△4.6%
役務取引等収益	Fees and commissions	12,703	4.9%	15,587	22.7%	56,186	10.8%
(役務取引等収益) ※	(Fees and commissions) ※	(13,253)	(4.7%)	(16,146)	(21.8%)	(58,493)	(10.5%)
内、電子マネー収益	E-money revenue	3,607	12.0%	3,514	△2.6%	14,005	4.1%
(内、電子マネー収益) ※	(E-money revenue) ※	(4,157)	(10.1%)	(4,073)	(△2.0%)	(16,312)	(4.0%)
その他	Other	3,826	43.0%	1,686	△55.9%	24,903	△7.9%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前年同期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition. The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

国内事業決算報告 (Financial Summary for Domestic Business)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	69,935 (80,209)	6.8% (8.9%)	68,992 (79,976)	△1.3% (△0.3%)	282,298 (325,383)	6.3% (7.4%)
金融費用	Financial expenses	2,345	141.1%	1,848	△21.2%	6,729	46.2%
保険費用	Insurance expenses	3,335	11.7%	2,768	△17.0%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	2,632	△11.2%	2,606	△1.0%	10,113	△9.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	60,921 (71,195)	5.3% (7.8%)	61,078 (72,062)	0.3% (1.2%)	250,872 (293,957)	7.1% (8.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	6,394 (16,668)	21.9% (23.8%)	5,304 (16,288)	△17.0% (△2.3%)	23,863 (66,948)	12.9% (14.4%)
貸倒関連費用	Bad debt related expenses	5,165	29.1%	6,086	17.8%	22,394	13.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,071	44.5%	5,263	3.8%	19,284	17.3%
貸倒損失	Bad debt expenses	93	△80.8%	822	776.1%	2,586	61.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	523	△67.7%
人件費	Personnel expenses	13,990	0.5%	13,808	△1.3%	58,795	9.5%
管理費	Administrative expenses	21,211	2.6%	21,929	3.4%	89,891	6.0%
設備費	Equipment expenses	10,211	△1.9%	10,061	△1.5%	42,069	2.3%
一般費	General expenses	3,947	10.1%	3,887	△1.5%	13,859	0.7%
その他	Other	700	0.7%	689	△1.4%	2,809	0.5%
営業利益	Operating profit	1,396	△49.2%	6,331	353.5%	11,644	△32.2%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前年同期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition.
The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

国内事業決算報告 (Financial Summary for Domestic Business)

営業債権内訳 (Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,654,534	102,830	3,123,757	325,265	2,798,491	246,787
カードキャッシング	Cash advances	404,487	14,177	427,138	14,816	412,322	22,011
その他融資	Other loans	2,250,046	88,652	2,696,618	310,449	2,386,169	224,776
割賦売掛金計	Total accounts receivable-installment	1,482,913	106,144	1,255,335	△147,081	1,402,417	25,647
包括信用購入あっせん	Credit card business	1,081,722	91,384	1,194,610	157,219	1,037,391	47,053
内、リボ・分割払い残高	Revolving credit and installment payment balance	208,210	19,947	270,893	26,823	244,069	55,807
個別信用購入あっせん	Installment sales finance business	401,191	14,759	60,725	△304,300	365,025	△21,406
リース債権及びリース投資資産	Lease receivables and investment in leases	11,676	△274	11,711	110	11,601	△350
営業債権合計	Total operating receivables	4,149,124	208,699	4,390,803	178,294	4,212,509	272,084

(債権流動化実施額等 ※ 2) (Securitized Receivables ※ 2)

(単位：百万円) (Unit : Millions of Yen)

		2023/5	2024/5	2024/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,137,572	2,275,960	2,339,181
カードキャッシング	Cash advances	3,400	—	—
その他融資	Other loans	2,134,172	2,275,960	2,339,181
割賦売掛金計	Total accounts receivable-installment	527,455	189,500	631,983
包括信用購入あっせん	Credit card business	199,113	189,500	266,700
内、リボ・分割払い残高	Revolving credit and installment payment balance	69,113	59,500	66,700
個別信用購入あっせん	Installment sales finance business	328,342	—	365,283
債権流動化残高合計	Total securitized receivables	2,665,028	2,465,460	2,971,165

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,792,106	86,962	5,399,717	262,044	5,137,673	432,529
カードキャッシング	Cash advances	407,887	12,577	427,138	14,816	412,322	17,011
その他融資	Other loans	4,384,219	74,385	4,972,579	247,227	4,725,351	415,517
内、住宅ローン ※ 3	Housing Loans ※ 3	3,323,199	73,153	3,575,575	97,360	3,478,214	228,168
割賦売掛金計	Total accounts receivable-installment	2,010,369	89,829	1,444,835	△589,565	2,034,400	113,860
包括信用購入あっせん	Credit card business	1,280,835	83,397	1,384,110	80,019	1,304,091	106,653
内、リボ・分割払い残高	Revolving credit and installment payment balance	277,323	11,961	330,393	19,623	310,769	45,407
個別信用購入あっせん	Installment sales finance business	729,534	6,432	60,725	△669,584	730,309	7,207
リース債権及びリース投資資産	Lease receivables and investment in leases	11,676	△274	11,711	110	11,601	△350
営業債権合計	Total operating receivables	6,814,153	176,517	6,856,264	△327,411	7,183,675	546,039

※ 1 貸出金は、営業貸付金及び銀行業における貸出金です。

※ 1 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※ 2 債権流動化実施額は、オフバランス残高を記載しております。

※ 2 Securitized Receivables represents balance of Off-balanced receivables.

※ 3 住宅ローン残高は、イオン銀行の居住用および投資用、イオン住宅ローンサービスの投資用を含んでいます。

※ 3 Housing loans receivables include receivables of both AEON Bank's residential and real estate investment loans, and AEON HOUSING LOAN SERVICE's real estate investment loans.

国内事業決算報告 (Financial Summary for Domestic Business)

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	215,900	41,600	86,360	△118,939	205,299	30,999
長期借入金	Long-term borrowings	109,500	27,000	300,474	184,992	115,482	32,982
コールマネー	Call money	—	—	14,000	14,000	—	—
コマーシャル・ペーパー	Commercial papers	78,000	3,000	—	△95,000	95,000	20,000
社債	Bonds payable	270,000	△30,000	225,000	△30,000	255,000	△45,000
リース債務	Lease obligations	21,441	△1,279	20,369	△396	20,765	△1,955
有利子負債計 ※	Total interest-bearing debt ※	694,841	40,320	646,203	△45,343	691,547	37,026

※ 国内事業の有利子負債は、当社単体の数値を含んでおります。

※ The figures of the interest-bearing debt for domestic business include the figures of AEON Financial Service.

クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2023/5	2024/5	2024/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	38,982	37,459	38,982
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	4,512 19.3%	5,534 22.6%	16,812 16.7%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	3,412 △19.2%	3,957 16.0%	18,335 25.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	40,082 2.8%	39,036 4.2%	37,459 △3.9%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total operating receivables	2.7%	2.4%	2.6%
流動化債権を含んだ場合	If including securitized debt	2.4%	2.2%	2.2%
貸倒償却額/クレジットカード債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	0.9%	1.0%	1.0%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.8%	0.9%	0.8%

※ 1 貸倒関連費用は、利息返還損失引当金繰入額を除いた数値を記載しております。

※ 1 The figures of bad debt related expenses exclude provision for loss on interest repayment.

※ 2 年率換算しております。

※ 2 The ratio represents the modulated rate for one-year basis.

国際事業決算報告 (Financial Summary for Global Business)

セグメント別取扱高 (Transaction Volume by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	40,679	50.3%	52,694	29.5%	179,341	19.7%
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
カードキャッシング	Cash advances	9,466	48.6%	11,765	24.3%	42,201	20.0%
その他融資	Other loans	7,155	48.0%	8,870	24.0%	33,517	43.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	45,628	17.0%	57,297	25.6%	193,168	15.4%
個別信用購入あっせん	Installment sales finance business	5,475	92.3%	7,029	28.4%	22,130	8.2%
カードキャッシング	Cash advances	24,493	4.1%	33,371	36.2%	102,978	5.5%
その他融資	Other loans	24,909	8.0%	31,625	27.0%	109,379	17.0%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	13,254	12.0%	16,072	21.3%	56,862	15.7%
個別信用購入あっせん	Installment sales finance business	29,325	23.1%	35,747	21.9%	119,569	17.0%
カードキャッシング	Cash advances	1,083	34.2%	1,276	17.8%	4,532	19.4%
その他融資	Other loans	15,435	75.6%	16,524	7.1%	63,762	35.2%

セグメント別営業債権残高 (Operating Receivables by Segment)
 〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	57,263	4,745	73,770	3,633	70,136	17,618
カードキャッシング	Cash advances	32,650	2,099	41,676	1,839	39,837	9,286
その他融資	Other loans	24,613	2,645	32,093	1,794	30,299	8,332
割賦売掛金計	Total accounts receivable-installment	49,895	2,566	63,328	3,286	60,041	12,712
包括信用購入あっせん	Credit card business	49,895	2,566	63,328	3,286	60,041	12,712
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	107,159	7,311	137,098	6,920	130,178	30,331

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	277,774	8,982	284,900	5,583	279,316	10,524
カードキャッシング	Cash advances	104,798	4,971	104,560	1,083	103,477	3,650
その他融資	Other loans	172,975	4,011	180,339	4,500	175,838	6,874
割賦売掛金計	Total accounts receivable-installment	94,313	1,311	96,802	2,263	94,538	1,537
包括信用購入あっせん	Credit card business	67,572	1,511	63,488	△1,709	65,197	△863
個別信用購入あっせん	Installment sales finance business	26,740	△199	33,314	3,972	29,341	2,400
営業債権合計	Total operating receivables	372,087	10,294	381,702	7,846	373,855	12,062

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	95,002	4,418	127,457	11,416	116,041	25,457
カードキャッシング	Cash advances	1,213	32	1,436	85	1,350	170
その他融資	Other loans	93,788	4,385	126,021	11,331	114,690	25,286
割賦売掛金計	Total accounts receivable-installment	255,633	6,404	311,027	25,450	285,576	36,348
包括信用購入あっせん	Credit card business	22,526	34	27,799	1,796	26,002	3,510
個別信用購入あっせん	Installment sales finance business	233,107	6,370	283,227	23,653	259,574	32,837
営業債権合計	Total operating receivables	350,636	10,823	438,484	36,866	401,618	61,805

※ 貸出金は、営業貸付金及び銀行業における貸出金です。

※ Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

国際事業決算報告 (Financial Summary for Global Business)

セグメント別損益計算書 (Statement of Income by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	6,746	46.0%	8,604	27.5%	30,638	36.4%
包括信用購入あっせん収益	Revenue from credit card business	3,227	62.5%	3,765	16.7%	13,565	42.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—	—	—
融資収益	Financing revenue	2,887	33.5%	3,795	31.4%	13,332	30.1%
カードキャッシング	Cash advances	1,725	28.8%	2,160	25.2%	7,801	25.8%
その他融資	Other loans	1,162	41.0%	1,635	40.7%	5,530	36.7%
償却債権取立益	Recoveries of written off receivables	148	14.1%	111	△24.7%	705	△36.6%
金融収益	Financial revenue	1	△83.6%	4	222.0%	12	△49.1%
役務取引等収益	Fees and commissions	481	44.5%	927	92.7%	3,023	97.3%
営業費用	Operating expenses	4,591	48.2%	6,651	44.9%	21,840	48.1%
金融費用	Financial expenses	343	193.5%	592	72.6%	1,905	162.0%
役務取引等費用	Fees and commissions payments	—	—	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	4,237	42.5%	6,029	42.3%	19,857	41.9%
販売促進費	Promotion expenses	437	31.4%	529	20.8%	2,105	4.5%
貸倒関連費用	Bad debt related expenses	1,179	102.8%	2,313	96.2%	6,839	132.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	615	123.7%	1,159	88.2%	3,566	156.1%
貸倒損失	Bad debt expenses	563	84.1%	1,154	104.9%	3,273	111.3%
人件費	Personnel expenses	919	19.4%	1,195	30.1%	3,980	16.3%
管理費	Administrative expenses	864	37.1%	1,083	25.3%	3,740	30.0%
設備費	Equipment expenses	718	26.7%	841	17.1%	2,893	17.1%
一般費	General expenses	117	27.9%	65	△44.1%	297	11.8%
その他	Other	10	68.2%	28	179.1%	77	218.4%
営業利益	Operating profit	2,154	41.5%	1,953	△9.4%	8,797	14.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	21,694	7.0%	23,142	6.7%	89,929	4.5%
包括信用購入あっせん収益	Revenue from credit card business	2,926	12.4%	2,921	△0.2%	12,342	7.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	1,113	4.7%	1,234	10.9%	4,520	△8.6%
融資収益	Financing revenue	14,744	7.7%	15,438	4.7%	60,135	5.6%
カードキャッシング	Cash advances	4,760	17.5%	5,023	5.5%	19,550	11.5%
その他融資	Other loans	9,984	3.5%	10,414	4.3%	40,584	2.9%
償却債権取立益	Recoveries of written off receivables	1,737	△3.7%	2,211	27.2%	8,221	1.9%
金融収益	Financial revenue	36	258.6%	21	△40.0%	196	122.1%
役務取引等収益	Fees and commissions	1,135	3.2%	1,315	15.8%	4,513	1.0%
営業費用	Operating expenses	18,986	26.0%	20,556	8.3%	74,050	10.5%
金融費用	Financial expenses	2,139	33.7%	2,323	8.6%	8,882	21.4%
役務取引等費用	Fees and commissions payments	96	△32.7%	130	35.2%	432	△3.2%
販売費及び一般管理費	Selling, general and administrative expenses	16,711	25.7%	18,056	8.0%	64,579	9.2%
販売促進費	Promotion expenses	1,162	△1.0%	1,286	10.7%	5,043	7.8%
貸倒関連費用	Bad debt related expenses	8,516	47.7%	8,820	3.6%	30,228	8.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,510	47.8%	8,810	3.5%	30,036	7.7%
貸倒損失	Bad debt expenses	6	△5.2%	9	62.4%	191	550.0%
人件費	Personnel expenses	2,999	11.5%	3,467	15.6%	12,035	12.2%
管理費	Administrative expenses	2,596	14.0%	2,937	13.1%	11,189	12.2%
設備費	Equipment expenses	1,257	5.4%	1,341	6.7%	5,190	4.5%
一般費	General expenses	179	△9.2%	202	13.2%	891	4.7%
その他	Other	39	76.1%	45	15.3%	155	15.6%
営業利益	Operating profit	2,707	△48.1%	2,586	△4.5%	15,878	△16.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	16,911	20.4%	21,438	26.8%	72,993	19.9%
包括信用購入あっせん収益	Revenue from credit card business	1,095	18.1%	1,257	14.7%	4,687	14.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	8,920	23.6%	10,711	20.1%	37,945	18.4%
融資収益	Financing revenue	3,784	30.5%	5,460	44.3%	17,583	34.4%
カードキャッシング	Cash advances	96	30.0%	106	11.0%	408	18.7%
その他融資	Other loans	3,688	30.5%	5,353	45.1%	17,175	34.9%
償却債権取立益	Recoveries of written off receivables	1,499	△9.3%	2,148	43.2%	6,140	3.0%
金融収益	Financial revenue	124	144.8%	84	△32.1%	386	49.1%
役務取引等収益	Fees and commissions	1,486	14.7%	1,777	19.6%	6,249	14.9%
営業費用	Operating expenses	13,620	71.7%	17,219	26.4%	59,452	31.6%
金融費用	Financial expenses	2,723	18.0%	3,621	33.0%	12,284	20.5%
役務取引等費用	Fees and commissions payments	—	—	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	10,879	94.2%	13,579	24.8%	47,099	34.9%
販売促進費	Promotion expenses	321	30.4%	641	99.4%	1,411	37.9%
貸倒関連費用	Bad debt related expenses	5,263	307.0%	5,950	13.1%	20,327	35.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,263	307.0%	5,950	13.1%	20,327	35.2%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	2,371	43.6%	3,122	31.7%	11,439	33.8%
管理費	Administrative expenses	1,641	28.3%	2,194	33.7%	8,193	52.4%
設備費	Equipment expenses	1,137	10.5%	1,513	33.0%	5,171	18.3%
一般費	General expenses	143	40.0%	156	8.6%	556	△0.1%
その他	Other	17	△17.9%	19	8.8%	67	△12.3%
営業利益	Operating profit	3,290	△46.2%	4,219	28.2%	13,541	△13.8%

国際事業決算報告 (Financial Summary for Global Business)

セグメント別有利子負債 (Interest-Bearing Debt by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	8,748	△2,200	23,186	2,343	20,843	9,894
長期借入金	Long-term borrowings	33,370	7,688	37,821	1,335	36,485	10,803
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	1,462	720	2,635	280	2,355	1,612
有利子負債計	Total interest-bearing debt	43,582	6,208	63,642	3,959	59,683	22,310

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	21,390	△2,610	26,241	12,624	13,616	△10,383
長期借入金	Long-term borrowings	208,220	198	214,423	△3,048	217,471	9,449
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	32,033	496	32,939	329	32,610	1,073
リース債務	Lease obligations	3,375	△186	3,202	316	2,886	△675
有利子負債計	Total interest-bearing debt	265,019	△2,101	276,806	10,221	266,584	△535

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	22,668	9,983	22,835	△2,223	25,059	12,374
長期借入金	Long-term borrowings	219,287	△722	260,955	11,123	249,832	29,821
コマーシャル・ペーパー	Commercial papers	1,517	1,517	6,670	6,670	－	－
社債	Bonds payable	21,479	△101	51,634	12,119	39,514	17,933
リース債務	Lease obligations	1,287	△173	1,738	△115	1,853	391
有利子負債計	Total interest-bearing debt	266,240	10,502	343,834	27,573	316,260	60,522

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit : Ten thousand)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,900	76	5,056	29	5,027	203
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	3,107	25	3,177	28	3,149	67

※国内有効会員数には家族カード会員数を含んでおります。

※The number of affiliate card members is included in the number of card members for domestic business.

国内稼働会員数の推移 (Number of Active Cardholders in Domestic)

(単位：万人) (Unit : Ten thousand)

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※ 1	Number of active cardholders ※ 1	1,906	20	1,931	1	1,930	44
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	65.9%	—	65.2%	—	65.8%	—

※ 1 稼働会員数とはカード会員数の内、1年間に1回以上カードを利用した会員数です。

※ 1 “Number of active cardholders” means the number of cardholders who have used their cards at least once within the previous 12 months.

※ 2 年間稼働率 = 稼働会員数 ÷ (2023/6～2024/5) 平均国内カード会員数 (家族カード会員除く) × 100

※ 2 Card-use rate = Number of active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2023/6～2024/5) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2023/5		2024/5		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	4,430,353	30,638	4,564,002	24,629	4,539,372	139,656
普通預金	Ordinary deposits	3,830,693	48,844	3,809,394	△110,060	3,919,454	137,606
定期預金	Time deposits	540,899	△12,847	699,419	132,468	566,951	13,204
その他預金	Other deposits	58,761	△5,359	55,187	2,221	52,966	△11,154
貸出金残高	Balance of loans and bills discounted	2,552,447	101,278	3,007,644	356,505	2,651,139	199,969

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	839	11	860	1	858	30
-----	--------------------	-----	----	-----	---	-----	----

（単位：店舗、台）

銀行店舗数	Number of branches	147	2	146	－	146	1
ATM台数	Number of ATMs	6,522	5	6,808	43	6,765	248